

Information to identify the case:

Debtor 1	<u>James W Price</u>	Social Security number or ITIN	xxx-xx-5141
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-70020-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James W Price

6/18/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James W Price
 Debtor

Case No. 15-70020-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: agro
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db	+James W Price,	1464 Soap Hollow Road,	Johnstown, PA 15905-8011
13979270	Citi,	P.O. Box 6421,	Sioux Falls, SD 57117
13979271	+Kimberly Price,	2507 Bradford Street,	Morehead City, NC 28557-3473
13979272	+Kirkman, Whitford, Brady, Berryman & Far,	710 Arendell Street,	Suite 105, Morehead City, NC 28557-4240
14032970	+MidFirst Bank,	999 NorthWest Grand Boulevard,	Oklahoma City, OK 73118-6051
13979273	Midland Mortgage,	P.O. Box 26888,	Oklahoma City, OK 73126
13979274	TDRCS/Cub Cadet,	100 MacArthur Blvd.,	Mahwah, NJ 07430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us	Jun 19 2020 04:01:32	Pennsylvania Dept. of Revenue,
	Department 280946,	P.O. Box 280946,	ATTN: BANKRUPTCY DIVISION,
	Harrisburg, PA 17128-0946		
14030063	EDI: ECAST.COM Jun 19 2020 07:28:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE,	
	OF CITIBANK, N.A.,	POB 29262,	NEW YORK, NY 10087-9262
13979275	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 19 2020 04:01:44	U. S. Trustee's Office,
	1001 Liberty Ave.,	Liberty Center,	Suite 970, Pittsburgh, PA 15222-3721
			TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Kimberly Price		
cr	MidFirst Bank		
14031831	Kimberly Price		
14128379	##+Burlington Labs,	Courthouse Plaza,	199 Main St., Suite 226, Burlington, VT 05401-8309
			TOTALS: 3, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	MidFirst Bank andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	MidFirst Bank bkgroup@kmlawgroup.com
Leonard P. Vigna	on behalf of Plaintiff	Kimberly Price lpv@ktwllaw.com,
		ams@ktwllaw.com;r42123@notify.bestcase.com
Leonard P. Vigna	on behalf of Creditor	Kimberly Price lpv@ktwllaw.com,
		ams@ktwllaw.com;r42123@notify.bestcase.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
Terry L. Graffius	on behalf of Defendant	James W Price tgraffius@lhrklaw.com,
		kmaris@lhrklaw.com
Terry L. Graffius	on behalf of Debtor	James W Price tgraffius@lhrklaw.com, kmaris@lhrklaw.com
		TOTAL: 8